

You Can Buy It for Less at SCHWARTZ and HAVE IT CHARGED

Want proof? Our store is full of it. Our Jewelry and Silverware sells itself on sight. And we guarantee the quality of every article JUST AS REPRESENTED at all times. If the Xmas season finds you unprepared, financially, you will appreciate the accommodation afforded by our Department of Charge Accounts. No charge whatever is made for this accommodation.

Look at These Examples of What Your Gift Money Will Do Here

If it is not convenient for you to call, just drop us a postal or phone Main 478, and our representative will call with a complete line of our goods for your inspection.

CAPT. WM. A. PENNOYER, MANAGER

Diamond Studded Gold Bracelet \$25.00

Beautiful Blue-White Diamond in Tiffany Setting \$50.00

Gold Signet Ring Engraved Free \$2 to \$25

Beautiful Blue-White Diamond Heavy Gold Setting \$25.00

Handsome Diamond Ring in Tiffany Setting \$10.00

Hand Chained Solid Gold Bracelets \$5.00 to \$20.00

Gold Set, Links, The Clasp and Heart Pin \$10.00

Gold Cuff Links Diamond Studded \$5.00 Others \$2 to \$25.

Silver Neck Bags \$2.00 to \$30.00

Gold Watch—Hunting Case, Hand Engraved, Elgin or Waltham movement \$20.00 Others \$10.00 up to \$100.00.

Sterling Comb, Brush and Mirror Set \$10.00 Others \$5.00.

Gold Lavaliers—complete with chain— \$5.00 Others \$2.50 to \$10.00.

Brooch 7 Pure White Diamonds \$60.00 Others \$5 to \$200.

SCHWARTZ

DIAMOND MERCHANT
824 SEVENTH STREET N.W.

ROAD ADVOCATES MEETING IN CITY

Officers of Association to Be Elected To-day.

A nation-wide movement for good roads which is backed by 15,000,000 members of the Federated Fraternities, acting through the newly created United States Highway Association, advanced another step yesterday afternoon when the ways and means committee of the association, at a meeting at the Raleigh, named a committee to draw up a constitution and a second committee to nominate officers to be elected this morning.

The broad object of the convention, which has 38 delegates gathered from every State and Territory, is the making of good roads throughout the country, and the construction of a great national highway from ocean to ocean.

The committee on nominations is composed of W. G. Critchlow, R. W. Hockaway, W. B. Walt, D. Adam Brown, and L. L. Loomer. The committee named to draw up a constitution comprises Thomas Cannon, D. T. Magee, Dr. Gletfelter, E. T. Lyons, and L. J. Palmer. D. Adam Brown, president of the Federated Fraternities, presided, and Carl W. Kimpson, of Philadelphia, acted as secretary.

The Kent District Citizens' Association of Prince George County, Md., had the following delegation present: Martin Dodge, John D. Thompson, John Malloy, H. H. Hale, Maurice White, G. W. Brown, Emil Bruel, Clarence Roberts, Lloyd Prather, Frank White, Albert White, A. J. Thompson, O. C. Strawn, and Carl Hale.

ASKED TO DEFINE BOUNDARY.

Arrest Near Annapolis Island Causes Question of Authority.

On the suggestion of Capt. Schneider, of the Seventh police precinct, Maj. Sylvester has requested the Commissioners to determine whether the filled-in strip of land on the Virginia side of the Potomac River, opposite Annapolis Island, belongs to the District or to Virginia. The Commissioners probably will refer the question to the commission appointed by the government to determine the land embraced by the District. Attorney General Wickham is chairman of the commission.

Policemen of the Seventh precinct have made a number of arrests on the strip of land in dispute, and the question has arisen whether the arrested men were under the jurisdiction of the District authorities. Only recently the local courts decided the territory of the District extends to the high-water line on the Virginia shore. The dispute is with respect to land formed by accretion or by the receding of the high-water line.

THE DOCTOR, THE HOUSEWIFE, THE BUSY MAN.
All agree that Ale is the beverage and that THE ALE is

SPARKLING ALE
Pure as the Morning Dew, Wholesome as Sunlight.
Case of 24 Bottles, \$1.50
(An additional charge of 10c is made, which will be refunded upon return of bottles.)
Order from your dealer or direct from the brewery.

WASHINGTON BREWERY CO.,
BREWERS OF SPECIAL RESERVE.
Phone Main 22.

SHOOKER PENN. RYE
See your old time Order by phone. Also Tennessean, 1100 Sixth.
The Shooker Co.
1100 6th St. N. W.
Established 1875. Phone M. 1123.

ABE MARTIN SAYS:



Tipton Bud's wife is havin' her teeth filled. Her husband says that th' next time he gets married he'll look around a little like a hoss buyer.

Some fellers wouldn't even take a bath if it wuzn' for opposition.

Motorcyclist Seeks Damages.

Five thousand dollars damages is demanded in a suit filed yesterday by David Brand against the Merchants' Transfer and Storage Company. Plaintiff alleges that on August 7 last a motor truck of the defendant struck him while he was riding on a motorcycle in E street, between Ninth and Tenth streets, northwest, injuring him seriously and permanently.

LOCAL MENTION.

EXCURSIONS TO-DAY.

Norfolk and Washington Steamboat Company's steamer from foot of Seventh street for Old Point Comfort and Norfolk daily at 6:30 p. m. Steamer Charles Macomber for Mount Vernon and Marshall Hall leaves Seventh street wharf at 10 a. m. and 1:15 p. m. daily, except Sunday. Car from Fifteenth street and New York avenue every quarter hour for main entrance Zoo Park, Chevy Chase, and Kensington. Washington, Baltimore and Annapolis Electric Railway operates daily three limited trains each day between Washington and Baltimore, leaving Fifteenth street and New York avenue on the hour and half hour. Also trains to Annapolis five minutes after the hour.

Car from Fifteenth and H streets northeast direct to National Training School and Bladensburg. Chesapeake Beach train schedule in railroad station. Take New York avenue (Columbia Line) street car. For additional information phone Libby 123.

So Great Falls—Great Falls and Old Dominion Railroad runs every few minutes from Thirty-sixth and M streets.

Paul Revere.

The children of Japan are trained as ambidexters, using both hands equally well.

It's High Time You Were Getting acquainted with Jno. G. Meisberg's bread. Have the grocer send you a loaf to-day.

A new fuel manufactured at Kharitum is called audette. It is not sold by the bucket.

Only Finest Ingredients Go Into Meisberg's Bread and Pound Cake. The very best your holiday table can offer—rich, moist and delicious. Better order from supply in good season—big demand at the H. Grocers, market stands, or Jno. G. Meisberg's Bakery, 716 11th st.

WASHINGTON UNDER THE BRITISH FLAG
Thrilling Story of His Early Life
VIRGINIA, 9 F. 6
To-day
See Washington's five-hour carefully written pretty little book.

NAVAL SURGEON BURIED.

Funeral Services for Charles F. Sterne Held at Glenwood.

The funeral services for Assistant Surge Charles Fague Sterne, U. S. N., who died suddenly at Asheville, N. C., were held yesterday afternoon at the chapel at Glenwood Cemetery. Rev. F. B. Bowden, pastor of St. John's P. E. Church, conducted the services.

The pallbearers were Capt. Charles F. Williams, U. S. M. C.; Ferguson Page, Dr. A. C. Stanley, Dr. Arthur G. Compton, Raymond Whitney, and Harry L. Selby. The body bearers were seamen from the United States Navy Yard. Interment was in Glenwood Cemetery, where the body was found by a bugler from the navy yard.

GRAND JURY IGNORES CHARGE.

No Action in Assault Case Against James E. Clements.

The grand jury yesterday ignored the information charging James E. Clements, the Alexandria lawyer, with alleged assault with a dangerous weapon September 22 last, on Amos Donaldson, during a political argument. Other cases ignored were George Landon, accused of housebreaking, and A. Dudley Bestor, charged with libel.

The following true bills were returned:

Unlawful purchase of United States military property, John M. Kennedy; false pretense, Frank C. Davis; assault with dangerous weapon, John Ennis and Rocco Filippone; embezzlement, Clarence Bailey, William Hawkins, Amos Thomas, and Thomas Williams; larceny, William Johnson; robbery, Henry Robins, John Green, Harry Jenifer, Charles Morley, Percy Lewis, Sylvester Groff, John Tibbitts, and Henry Pratt; forgery, James A. Backus; housebreaking and larceny, James Hall and James Haslam; nonsupport, Albert K. Baker and Norman O. Curry.

TRUSTEES ASK ACCOUNTING.

Allege Inheritance of Government Hospital Inmate Has Drivelled.

Attorney William Henry Dennis and Edmund B. Briggs, a committee for Sarah Catherine Borrowas, an inmate of the Government Hospital for the Insane, and trustees in lunacy, yesterday filed a suit against Dr. John C. Simpson, formerly of the Government Hospital for the Insane, and the administrator of the estate of Dr. William W. Godding and Dr. Abraham H. Witmer, who were physicians at the hospital and trustees of the Borrowas estate, asking that a reference be made to the auditor of a special auditor to make a detailed report, that there be restitution of money the audit may show to be due.

Plaintiffs allege "exorbitant and unlawful charges for commissions," and "reckless, extravagant and profuse cost of administration." Miss Borrowas inherited in 1897 \$28,618.50, and this sum is alleged to have been scientifically and willfully dissipated or "wasted or bled" to \$15,602.57 in 1911.

Admiral Nicholson Steps Out.

In accordance with his pledge to President Taft to conform with the instructions of Secretary Meyer, Rear Admiral Reginald F. Nicholson yesterday resigned as Chief of the Bureau of Navigation. He will take command of the Asiatic Squadron, and Commander Philip Andrews, personal aide to Secretary Meyer, will become Chief of the Bureau of Navigation.

Fisher to Name Successor.

Secretary of the Interior Fisher will shortly recommend to the President a successor to Walter F. Frear, governor of Hawaii, whose term expires December 15. Indications now point to the reappointment of Gov. Frear.

Seek \$5,000 for Insults.

D. Nelson Clark and Oss M. Clark, his wife, yesterday filed suit against the Georgetown Gaslight Company for \$5,000 damages, alleging that November 20 last, the company cut off their gas supply and took out their meter, the agents acting in insulting manner.

Largest Morning Circulation.

GERMAN CATHOLICS JOIN HOLY NAME

Society Is Established at St. Mary's Church.

With the solemnity and beauty of ceremonial with which the Catholic Church surrounds special occasions, St. Mary's Holy Name Society was established last night in the German Catholic church of that name.

A vesper service was celebrated, at which a powerful sermon on the sacredness of the holy name was delivered by Rev. Father Danenhauer, an eloquent Redemptorist preacher, from the House of Studies at Annapolis. The pastor of St. Mary's, Rev. J. R. Roth, officiated, and was assisted by Rev. Andrew H. Mihm, assistant pastor of St. Mary's, and Rev. Father Danenhauer.

The ceremony came as the conclusion to a series of religious exercises which commenced last Tuesday evening with a retreat for the Young Ladies and Married Ladies' societies. The retreat closed on Friday evening in a scene of solemn splendor. St. Mary's is the only German Catholic church in Washington. Many prominent and influential Germans are associated with St. Mary's Church, and since its recent beautification at the hands of well-known church artists it has assumed a new progressiveness in Washington Catholic circles.

OLD INNKEEPER DEAD.

Edwin B. Garges Ran Palo Alto House in Bladensburg.

Edwin B. Garges, for the past twenty-five years proprietor of the Palo Alto House in Bladensburg, died yesterday at Providence Hospital. He was sixty-three years old and had been ill for several years of kidney trouble.

For years "Doc" Garges was engaged in the livery business here and was a true judge of horseflesh. One of the proudest moments in his life was last summer when Gov. Crothers, while inspecting the highways of the country, made "Doc" a special visit.

TAKOMA PARK.

Miss Marion G. Taylor, having recovered from her recent illness, her marriage to Mr. Clayton L. Drew will take place on January 20.

Miss Ruth Decker is visiting the Misses Langley, in Blair road.

Sealed proposals for furnishing ice to the Walter Reed General Hospital will be received until 11 a. m. this morning.

The car of the Baltimore and Washington Transit Company which connects the Fourteenth street line with Takoma Park has been out of commission for the past few days, owing to a broken wheel.

Memorial for Justice Harlan.

Memorial services for the late Justice Harlan will be held by the Supreme Court on December 15.

"Choir Evangelist" to Speak.

W. D. Upshaw, of Atlanta, Ga., the choir evangelist, will speak before the Temple Brotherhood, Tenth and N streets, to-morrow night.

Date Muffins.

(Recipe by Mrs. Helen Armstrong)
This recipe has met with considerable favor at Mrs. Helen Armstrong's cooking lectures. Taste these muffins once and you will want more:

Cream three tablespoons of Cottage cheese with four of sugar and add two beaten eggs, also two-thirds of a cup of milk. Sift two cups of flour with two teaspoons of baking powder, a little salt and nutmeg, and add three-fourths of a cup of dates cut small. Pour first mixture over this, beat thoroughly and bake in greased muffin pans.

Cottage cheese makes pastry that is light, delicious and digestible.

HUB FURNITURE CO.

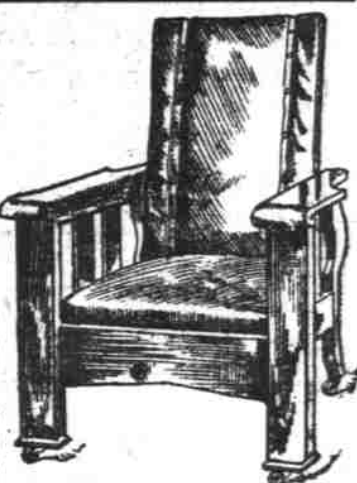
Give Furniture This Xmas!

There's pleasure and satisfaction in giving and receiving such sensible gifts as Furniture. Make your selections from this big stock now and arrange to start paying next year. Goods Reserved for Xmas Delivery.

Great Xmas Sale of Morris Chairs At 25% to 33 1/3% Discount.

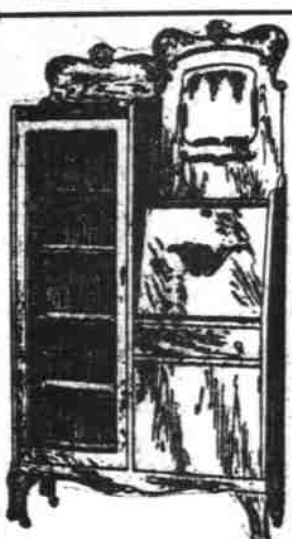
More than 88 different styles in Morris Chairs have been assembled for this sale. Handsome chairs in oak, mahogany, and Early English, including the Royal Pushbutton Chairs and Street Reclining Chairs.

\$9.50 Morris Chairs...	\$5.50	\$16.00 Morris Chairs...	\$12.75
\$11.00 Morris Chairs...	\$8.50	\$19.50 Morris Chairs...	\$14.50
\$13.50 Morris Chairs...	\$9.25	\$21.00 Morris Chairs...	\$15.75



This Exact \$25 Clawfoot Mirror-top CHINA CASE \$15.75

Quartered Oak China Case, with mirror top, carved claw feet, heavy plate-glass door, and bent glass ends.



This Handsome \$24 Combination Bookcase \$14.75

Handsome Quartered Oak Combination Bookcase, like cut—has carved top, shaped French plate mirror, drop lid, pigeon-hole desk, and drawer; five book shelves, with heavy plate-glass door. An attractive gift piece.

Great Annual Xmas Sale of Ladies' Desks at 25% to 33 1/3% Discount

All the newest styles in Ladies' Desks, bought especially for the great Xmas sale, are offered at 25 per cent to 33 1-3 per cent less than usual prices. Choice of Desks in oak, mahogany, early English, and bird's-eye maple.

\$8.00 Desks.....	\$2.75	\$11.00 Desks.....	\$8.75
\$8.50 Desks.....	\$3.25	\$14.00 Desks.....	\$10.50
\$7.50 Desks.....	\$4.75	\$17.50 Desks.....	\$12.25
\$8.00 Desks.....	\$5.25	\$28.00 Desks.....	\$18.75



Hub Furniture Co. S. E. Corner 7th and D Sts.

W. L. DOUGLAS '3, '3.25 & '4 SHOES

All Styles, All Leathers, All Sizes and Widths, for Men and Boys. THE STANDARD OF QUALITY FOR OVER 30 YEARS

The workmanship which has made W. L. Douglas shoes famous the world over is maintained in every pair.

If I could take you into my large factories at Brockton, Mass., and show you how carefully W. L. Douglas shoes are made, you would then realize why I warrant them to hold their shape, fit and look better and wear longer than other makes for the price.

CAUTION The genuine have W. L. Douglas name and price stamped on bottom. Shoes sent everywhere—All Charges Prepaid.

How to Order by Mail.—If W. L. Douglas shoes are not sold in your town, write direct to factory. Take measurements of foot as shown in model, state style desired; size and width (narrow, medium, wide or extra wide); leather (patent, black, or brown); color (black, brown, or tan); and business in the world.

Illustrated Catalog Free. W. L. DOUGLAS, 185 Sparks St., Brockton, Mass.

Call at W. L. Douglas Store, 905 Pennsylvania Ave., N.W.



ONE PAIR of my BOYS' \$3.00 or \$3.50 SHOES will positively outwear TWO PAIRS of ordinary boys' shoes. Fast Color Guaranteed. Don't Ever Get Lost.

OCEAN STEAMSHIPS.

HAMBURG-AMERICAN

LONDON—PARIS—HAMBURG

From London, Dec. 15, 1911. From Paris, Jan. 1, 1912. From Hamburg, Jan. 1, 1912.

"Will call at Plymouth and Cherbourg."

Also call at Antwerp, Rotterdam, and Amsterdam.

S. S. HAMBURG, Jan. 4, 1912. S. S. CINCINNATI, Jan. 11, 1912.

From New York, Jan. 1, 1912. From New York, Jan. 1, 1912.

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EXCURSIONS.

Norfolk and Washington Steamboat Company

MODERN STEEL PALACE STEAMERS

Northland and Southland

DAILY 6:45 P. M.

SPECIAL SATURDAY TO MONDAY EXCURSIONS

TO OLD POINT COMFORT & NORFOLK

ROUND \$3.50 TRIP

Tickets on sale Saturdays, good to return leaving Norfolk Sunday.

Through tickets on sale to all points South, with stopover at Old Point Comfort and Norfolk.

Also weekend tickets, including accommodations at Chamberlin Hotel, Old Point Comfort.

City Ticket Office, Bond Building, 16th and N. Y. sts. Phone Main 121.

Wharf foot of Seventh street southeast.

WASHINGTON HOTELS.

NEW WINSTON HOTEL.

First Street N. W., Near Pa. Ave.

Washington's Newest Hotel.

Overlooking the Peace Monument and within easy reach of all points of interest. American plan, \$10 per day up. European plan, rooms with bath, \$12.50 per day up.

W. L. SHEPARD, Mgr.

MONEY TO LOAN

ON YOUR Furniture, Pianos, Teams, &c.

\$10 TO \$100

No matter what rate others may advertise, a personal call at our office will convince you that you can obtain money from us

AT THE LOWEST RATES

to be had in the city. Terms can be arranged to suit you, wherever you may be whatever your circumstances.

If you so desire, TWO MONTHS WILL BE ALLOWED BEFORE THE FIRST PAYMENT BECOMES DUE.

Place your loan with us and you will receive the money within a few hours.

You pay only for the actual time you carry the loan.

Loans also made to retired salaried employees.

Potomac Guarantee Co.

925 F Street N. W.

Second Floor. Singer Bldg.

PRIVATE LOANS

ARE YOU ALIVE TO THIS FACT?

THAT

We are making loans on furniture, pianos, etc., without removal at SPECIAL CUT RATES?

Borrow \$10, pay back \$11.50.

Borrow \$20, pay back \$22.25.

Borrow \$50, pay back \$54.00.

The above includes principal and all charges. Larger amounts in proportion. Weekly or monthly payments.

UNION LOAN & TRUST CO.

180 F St. N. W.

Rooms 18-20 Phone M. 5334

H. K. FULTON

Established 1878.

314 9th St. N. W.

Money to Loan

Watches, Diamonds, and Jewelry.

SAVINGS AT RETAIL.

LOANS 3% ON DIAMONDS.

WATCHES, JEWELRY.

HORNING, Nish and D.

Largest Morning Circulation.